AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

То:_____

From: CTO Realty, Inc DBA Keller Williams Realty Danville

Property:___

If this form is being provided to you as the Seller then this form refers to the property being sold. If this form is being provided to you as a Buyer or prospective Buyer then this form refers to any property that you may consider purchasing with the assistance of Broker.

This is to give you notice that Keller Williams Realty Danville ("KWDV") with which your Broker and/or Agent ("Agents") is affiliated, has a business relationship interest with the companies listed below in this statement.

For Unity Home Loans, ("Unity") with which your Broker and/or Agent ("Agents") is affiliated, has a business relationship and ownership interest ranging from an estimated .01% and 4% in Unity Home Loans, LLC. Additionally, certain Agents of KWDV have a business relationship and ownership interest ranging from an estimated .01% to 4% in Unity. We refer you to Unity for mortgage-related services. Please note that KWDV and Unity are part of the same family of companies. Because of these relationships, this referral may provide KWDV, its Agents, and Broker, together with their respective employees, or subsidiaries and affiliates such as Unity, a financial or other benefit. For a complete list of ownership visit www.UnityHomeLoans.com/ABA.

Set forth below is the estimated charge or range of charges for the settlement services. You are NOT required to use the listed provider as a condition for the purchase or sale of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS OR MORTGAGE SERVICES AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Service Provider	Service Provided	Estimated Charge or Range of Charges
Unity Home Loans	Mortgage Origination Broker	1-3% Origination Fee
Bid This Property	Real Estate Auction Marketing Platform	.5% of sales price
Freemodel	Listing pre-sale home renovations	Amount of project varies. Most projects range between \$25,000 - \$100,000.

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that KWDV is referring me/us to purchase the abovedescribed settlement services(s) and that the Related Parties, together with their employees, affiliates and/or subsidiaries, may receive a financial or other benefit as the result of this referral.

Buyer's or Seller's Signature

Date

Buyer's or	Seller's	Signature
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